

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
David Mark Molinaro
Sandra Ann Molinaro
Debtors

Case No. 20-03262-RNO
Chapter 7

District/off: 0314-5
Date Rcvd: Mar 04, 2021

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 06, 2021:

Recip ID	Recipient Name and Address
db/jdb	David Mark Molinaro, Sandra Ann Molinaro, 100 Snyder Ave, McAdoo, PA 18237-1326
5372740	Hazleton School Emp C, 1049 Wilbur Ct, Hazle Township, PA 18202-1612
5372729	Law Offices of Jason P Provinzano LLC, 16 W Northampton St, Wilkes Barre, PA 18701-1708
5372727	Molinaro David Mark, 100 Snyder Ave, McAdoo, PA 18237-1326
5372728	Molinaro Sandra Ann, 100 Snyder Ave, McAdoo, PA 18237-1326
5372743	Pennymac Loan Services, PO Box 514387, Los Angeles, CA 90051-4387
5372744	+ Pennymac Loan Services, LLC, Attn: Correspondence, Unit PO Box 514387, Los Angeles, CA 90051-4387
5372750	Syncb/Walmart, PO Box 30281, Salt Lake City, UT 84130-0281

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	Email/Text: william.schwab@txitrustee.com	Mar 04 2021 18:49:00	William G Schwab (Trustee), William G Schwab and Associates, 811 Blakeslee Blvd Drive East, PO Box 56, Lehighton, PA 18235
cr	+ EDI: PRA.COM	Mar 04 2021 23:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5372730	EDI: CAPITALONE.COM	Mar 04 2021 23:43:00	Capital One, AttnL: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5372731	EDI: CAPITALONE.COM	Mar 04 2021 23:43:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5372732	EDI: CAPITALONE.COM	Mar 04 2021 23:43:00	Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
5372733	EDI: CAPITALONE.COM	Mar 04 2021 23:43:00	Capital One Bank USA N, PO Box 30281, Salt Lake City, UT 84130-0281
5372736	EDI: WFNNB.COM	Mar 04 2021 23:43:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
5372734	EDI: WFNNB.COM	Mar 04 2021 23:43:00	Comenitybank/Maurices, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
5372735	EDI: WFNNB.COM	Mar 04 2021 23:43:00	Comenitybank/maurices, PO Box 182789, Columbus, OH 43218-2789
5372737	EDI: WFNNB.COM	Mar 04 2021 23:43:00	Comenitycb/boscov, PO Box 182120, Columbus, OH 43218-2120
5372738	Email/PDF: creditonebknotifications@resurgent.com	Mar 04 2021 19:07:32	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
5372739	Email/PDF: creditonebknotifications@resurgent.com	Mar 04 2021 19:07:32	Credit One Bank NA, PO Box 98872, Las Vegas, NV 89193-8872
5372741	Email/Text: PBNCNotifications@perituservices.com	Mar 04 2021 18:49:00	Kohls/Capital One, Attn: Credit Administrator, PO

			Box 3043, Milwaukee, WI 53201-3043
5372742	Email/Text: PBNCNotifications@perituservices.com	Mar 04 2021 18:49:00	Kohls/capone, PO Box 3115, Milwaukee, WI 53201-3115
5372747	EDI: RMSC.COM	Mar 04 2021 23:43:00	Syncb/HSN, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5372749	EDI: RMSC.COM	Mar 04 2021 23:43:00	Syncb/Walmart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5372745	EDI: RMSC.COM	Mar 04 2021 23:43:00	Syncb/ashley Homestore, C/o, PO Box 965036, Orlando, FL 32896-5036
5372746	EDI: RMSC.COM	Mar 04 2021 23:43:00	Syncb/hsn, PO Box 965017, Orlando, FL 32896-5017
5372748	EDI: RMSC.COM	Mar 04 2021 23:43:00	Syncb/lowes, PO Box 956005, Orlando, FL 32801
5372916	+ EDI: RMSC.COM	Mar 04 2021 23:43:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5372751	EDI: RMSC.COM	Mar 04 2021 23:43:00	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5372752	EDI: RMSC.COM	Mar 04 2021 23:43:00	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 06, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2021 at the address(es) listed below:

Name	Email Address
Jason Paul Provinzano	on behalf of Debtor 1 David Mark Molinaro MyLawyer@JPPLaw.com G17727@notify.cincompass.com
Jason Paul Provinzano	on behalf of Debtor 2 Sandra Ann Molinaro MyLawyer@JPPLaw.com G17727@notify.cincompass.com
Rebecca Ann Solarz	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

District/off: 0314-5

Date Rcvd: Mar 04, 2021

William G Schwab (Trustee)

User: admin
Form ID: 318
schwab@uslawcenter.com wschwab@iq7technology.com;ecf@uslawcenter.com;ecf.alert+Schwab@titlexi.com

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Total Noticed: 30

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Information to identify the case:

Debtor 1	First Name David Mark Molinaro Middle Name _____ Last Name _____	Social Security number or ITIN xxx-xx-7802 EIN -----
Debtor 2 (Spouse, if filing)	First Name Sandra Ann Molinaro Middle Name _____ Last Name _____	Social Security number or ITIN xxx-xx-4002 EIN -----
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 5:20-bk-03262-RNO		

Order of Discharge

12/15

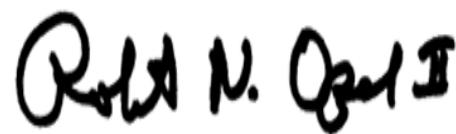
IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

David Mark Molinaro
aka David M. Molinaro, aka David Molinaro

Sandra Ann Molinaro
aka Sandra A. Molinaro, aka Sandra Molinaro

**By the
court:**

3/4/21



Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.